GEMS

Hawaii Green Infrastructure Authority

Solar Financing For Residential Customers in Hawaii*

BENEFITS

- OWN YOUR SOLAR SYSTEM
- IMMEDIATE BILL SAVINGS
- NO DOWN PAYMENT, 100% LOAN FINANCING
- 20-YEAR, 5.99% FIXED RATE
- FLEXIBLE UNDERWRITING GUIDELINES
- FREE REAMORTIZATION FOR TAX CREDITS OR PARTIAL PAYMENTS

HOW IT WORKS

You obtain a GEMS-sponsored loan from Energy Finance Solutions (EFS). The proceeds from this loan will be used to pay for the entire cost of the solar system. You are responsible for repaying the GEMS sponsored loan, which are fixed monthly payments with no increases or escalators. You are also able to take the state and federal tax credits, which may be used to pay down the loan.

QUALIFICATION CRITERIA

- RESIDENTIAL CUSTOMER LOCATED IN HECO, HELCO, OR MECO UTILITY SERVICE TERRITORIES*
- PROPERTY MUST BE OWNED IN FEE SIMPLE OR ON A HAWAIIAN HOME LANDS LEASE

CONTACT AN APPROVED INSTALLER TODAY!

The GEMS Financing Program is only available through approved installers who have passed a screening and verification process which requires:

- **Valid Licensing & Insurance**
- **Demonstrated Business Experience & Financial Stability**
- **Good Reputation in the Marketplace**
- **Verified Trade References and More**
- **To Locate an Approved Installer or Apply for a Loan Please Visit http://gems.hawaii.gov**

DISCLAIMER: *While all GEMS Approved Installers have been screened, the Hawaii Green Infrastructure Authority does not assume the responsibility for the contractor's quality of workmanship, materials or pricing.*

** Except Kauai*

GEMS
Approved Installer